



Bulletin 723



HOME ACCOUNT BOOK



For Sale Publication

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WHY KEEP HOME ACCOUNTS?

Good home accounts:

- Show how family income was used
- Help control the “nibblers” and “hit-and-miss” spending
- Help control impulse buying and spending and eliminate haphazard buying
- Help in revising plans for use of family income
- Help anticipate future income required to meet needs of a growing family
- Show how family spending varies with major changes in the family—size, age of family members, number of wage earners, etc.
- Provide proof of payment of accounts
- Simplify making accurate income tax returns when personal deductions are taken
- Provide opportunities for children to gain experience in handling money
- Tend to promote fairness among family members in their use of income

YOUR HOME ACCOUNT BOOK

These suggestions may help you keep good home accounts:

Get organized. Have a convenient, comfortable place to work. Make keeping accounts a pleasant experience.

Provide a place where everyone can put receipts, sales slips and other records before they are entered in the account book. Make account keeping a family affair.

Keep a pad and pencil handy for jotting down money spent — keep one in your pocket or purse.

Keep book work up to date — all the family must help.

Group tax-deductible items for easy income tax filing.

Label each item you record. This makes it possible to make an accurate check on what you bought.

Credit use. Record money borrowed, or goods or services bought on credit, under “credit purchases”. Also record goods or services bought on credit under the appropriate expenditure column. Record payments under “credit payments”.

Add up the columns each month. Compare spending with your plan to see if you need to make changes.

Change the headings of columns, if necessary, to fit your situation. Any column you don't use regularly can be re-named and used for overflow items or for taxes if you want to record them in this book.

Transfer the monthly totals to the Annual Summary, Page 26.

Add monthly entries in each item column at the end of the year. This gives the year's total spending for each group.

Use your accounts. The Net Worth Statement (see Page 32) is a record of your assets and your liabilities. It can help you see your total wealth at a point in time or changes in your economic position over time.

Keeping records for both planning and tax purposes may require some duplication of accounting efforts. If you have your purposes for record keeping clearly in mind, you can eliminate the unnecessary detail and still make your efforts pay.

MONTH_____ 19____

DAY-TO-DAY EXPENDITURES

[illegible]

			INCOME, SAVINGS, AND TAX DEDUCTIBLES						CREDIT USE		
SHELTER —Rent repairs upkeep of house yard care insurance hotel motel Planned \$ _____			INCOME —Wages, fees for services, rents, interest, dividends, profit, alimony or child support received, other Planned \$ _____			SAVINGS & INVESTMENTS —Savings bonds stocks life insurance retirement plans principal on mortgage capital improvements Planned \$ _____			CREDIT PURCHASES —Purchases using credit cards from stores, gasoline companies, banks, etc , new installment loans for furniture, appliances, cash, etc Planned \$ _____		
Item	\$		Item	\$		Item	\$		Date	Creditor	\$
Total			Total			Total					
FURNISHINGS & EQUIPMENT —Furniture appliances repairs small tools and utensils china glassware other household accessories Planned \$ _____			TAX DEDUCTIBLE EXPENDITURES								
			HEALTH —Fees for doctor dentist hospital care and treatment medicine insurance Planned \$ _____			CONTRIBUTIONS —Church, Sunday school, community drives, charities, dues, alimony paid Planned \$ _____					
	\$			\$			\$				
			Total			Total				Total	
			TAXES —Income sales personal real estate other Planned \$ _____			INTEREST —Interest paid on loans credit accounts and mortgage Planned \$ _____			CREDIT PAYMENTS —Payments on charge accounts and installment debts Planned \$ _____		
				\$			\$		Date	Creditor	\$
Total			Total			Total				Total	

DAY-TO-DAY EXPENDITURES

[illegible]

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MONTH _____ 19____

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[illegible]

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												Date Creditor \$			
					\$				\$						
Total				Total				Total					Total		

DAY-TO-DAY EXPENDITURES

24

			INCOME, SAVINGS, AND TAX DEDUCTIBLES						CREDIT USE		
SHELTER —Rent repairs upkeep of house yard care insurance hotel motel Planned \$ _____			INCOME —Wages fees for services rents interest dividends profit alimony or child support received other Planned \$ _____			SAVINGS & INVESTMENTS —Savings bonds stocks life insurance retirement plans principal on mortgage capital improvements Planned \$ _____			CREDIT PURCHASES —Purchases using credit cards from stores gasoline companies banks etc new installment loans for furniture appliances cash etc Planned \$ _____		
Item	\$		Item	\$		Item	\$		Date	Creditor	\$
Total			Total			Total					
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	\$			\$			\$				
										Total	
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				\$			\$				
Total			Total			Total				Total	

	INCOME, SAVINGS, AND INVESTMENTS						EXPENDITURES										SUMMARY			
Month	Income		Savings and Investments		Amount taken from Savings		Food		Clothing		Personal		Gifts to Others		Recreation		Education		Transportation	
Estimates for the year	\$		\$		\$		\$		\$		\$		\$		\$		\$		\$	
January																				
February																				
March																				
April																				
May																				
June																				
July																				
August																				
September																				
October																				
November																				
December																				
Totals for the year	\$		\$		\$		\$		\$		\$		\$		\$		\$		\$	
Estimates for the year	\$		\$		\$		\$		\$		\$		\$		\$		\$		\$	
Difference Plus or Minus	\$		\$		\$		\$		\$		\$		\$		\$		\$		\$	
Estimate for next year	\$		\$		\$		\$		\$		\$		\$		\$		\$		\$	

FOR THE YEAR

[illegible]

REMINDER OF MONEY OWED

Item and to whom owed	Total Amount Owed		January				February				March				April				May			
			Due		Paid		Due		Paid		Due		Paid		Due		Paid		Due		Paid	
INSTALLMENT PAYMENTS	\$																					
INSURANCE PREMIUMS																						
Life																						
Health and Accident																						
(Hospital, surgical, etc.)																						
Automobile																						
House																						
House furnishings																						
INTEREST TO BE PAID																						
NOTES PAYABLE (DUE)																						
PAYMENTS ON MORTGAGE																						
PLEDGES																						
Church																						
Other																						
RETIREMENT PLANS																						
TAX-REAL ESTATE																						
Personal Property																						
Income																						
Social Security																						
OTHER																						
Total	\$																					

AND PAYMENTS TO BE MADE

[illegible]

SUMMARY OF INCOME BY SOURCE

Month	Salary or Wages		Misc. Labor Income	Retirement		Sales		Rent		Interest		Dividends	
	Earners No. 1	Earners No. 2		Source	Amount	Item	Amount	Source	Amount	Source	Amount	Source	Amount
Jan.													
Feb.													
Mar.													
Apr.													
May													
June													
July													
Aug.													
Sept.													
Oct.													
Nov.													
Dec.													
TOTAL													

NET WORTH STATEMENT

To get a complete financial picture, compute your Net Worth at the beginning and at the end of the year to learn whether or not you have been getting ahead financially.

Your Net Worth statement is a comparison of what you own and what you owe. It includes investments and values in inventories in the farm, other business and assets. What you owe will include all kinds of indebtedness incurred in carrying on business and in providing the family living.

Our Financial Position for the Year _____ 19 _____

ASSETS (What we own)		Estimated Value		LIABILITIES (What we owe)		Dollars owed	
Items	Beginning Date _____ (a)	Ending Date _____ (b)	Items	Beginning Date _____ (c)	Ending Date _____ (d)		
Real estate:	\$	\$	Real estate (unpaid bal.) home mortgage	\$	\$		
Home			Other				
Other			Material possessions:				
Material possessions:			Automobile(s)				
Automobile(s)			Furnishings				
Furnishings			Equipment				
Equipment			Other				
Other							
			Personal loans				
Savings programs			Loans on life insurance				
Savings accounts			Charge accounts				
Government bonds							
Life insurance cash value			Installment contracts				
Annuities cash value							
Equity in retirement programs							
Cash:			Medical and hospital				
On hand			Other				
In checking account							
Accounts receivable (owed to you):							
Business inventory			Business liabilities				
Total assets	\$	\$	Total liabilities	\$	\$		

Net Worth at end of accounting period (b Minus d) \$ _____

Net Worth at beginning of accounting period (a Minus c) _____

Net Worth gain or loss _____

COOPERATIVE EXTENSION SERVICE SERVES YOU

The Ohio Cooperative Extension Service extends the educational programs of The Ohio State University to all corners of the state.

With offices in every county and 10 area centers, it offers citizens of Ohio volunteer programs designed to help them improve their levels of living. Programs relate especially to the agricultural industry, family living, 4-H and other youth, and community needs.

In Ohio, Extension is backed by the total resources of Ohio State's College of Agriculture and Home Economics, the Ohio Agricultural Research and Development Center, and the United States Department of Agriculture. Its services—one of which is providing you with this publication—are financed jointly by county, state, and federal governments. Program efforts also may be carried out through meetings, workshops, tours, and releases to the news media.

Extension is directed by state and federal laws to assist adults and youths in both rural and urban areas and without discrimination as to race, color, or national origin.

